

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Daniel M. Finegan
 Debtor

Case No. 19-11819-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Jun 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2019.

db
 14294364 +Daniel M. Finegan, 2638 Bancroft Drive, Aston, PA 19014-1702
 14294366 +AR Resources, PO Box 1056, Blue Bell, PA 19422-0287
 +Cherry Tree Knoll HOA, c/o Robert Hoffman, Esquire, 326 W. State Street,
 Media, PA 19063-3861
 14294367 +Crozer Keystone, PO Box 9800, Pompano Beach, FL 33075-0800
 14294369 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 14294370 +KML Law Group, PC, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
 14294375 +MLR Solutions, PO Box 60536, King of Prussia, PA 19406-0536
 14294371 +Main Line Health, Riddle Hospital, 1068 W. Baltimore Pike, Media, PA 19063-5177
 14294372 Main Line Healthcare Physician Network, PO Box 8500-4600, Philadelphia, PA 19178-4600
 14294373 #+Main Line Medical Supplies Inc., 303 S. 69th Street, Upper Darby, PA 19082-4213
 14294376 +Southwest Credit Systems, LP, PO Box 1280, Oaks, PA 19456-1280
 14294377 +Sun East Federal Credit Union, 4500 Pennell Road, Aston, PA 19014-1862

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 29 2019 03:21:12 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 29 2019 03:20:30
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 29 2019 03:20:56 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14294362 +E-mail/Text: mpieslak@trafgroup.org Jun 29 2019 03:21:24 A-1 Collection Service,
 101 Grovers Mill Road, Suite 303, Lawrence Township, NJ 08648-4706
 14294363 +E-mail/Text: bankruptcies@amerassist.com Jun 29 2019 03:21:38 Amerassist, A/R Solutions,
 PO Box 26095, Columbus, OH 43226-0095
 14294365 +EDI: CAPITALONE.COM Jun 29 2019 07:08:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14294368 E-mail/Text: bankruptcy.bnc@ditech.com Jun 29 2019 03:20:06 Ditech Bankruptcy Department,
 PO Box 6154, Rapid City, SD 57709-6154

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14294374* +Main Line Medical Supplies, INC., 303 S. 69th Street, Upper Darby, PA 19082-4213

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net; Jblackford@gsbblaw.com
 MICHELLE JEANNE STRANEN on behalf of Creditor Cherry Tree Knoll Homeowners Association
 mstranen@marcushoffman.com
 PATRICIA M. MAYER on behalf of Debtor Daniel M. Finegan patriciamayerpc@gmail.com,
 nydia.ramirez@comcast.net; mayerpr86037@notify.bestcase.com
 REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Daniel M. Finegan</u>	Social Security number or ITIN	xxx-xx-3738
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11819-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel M. Finegan

6/27/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.